

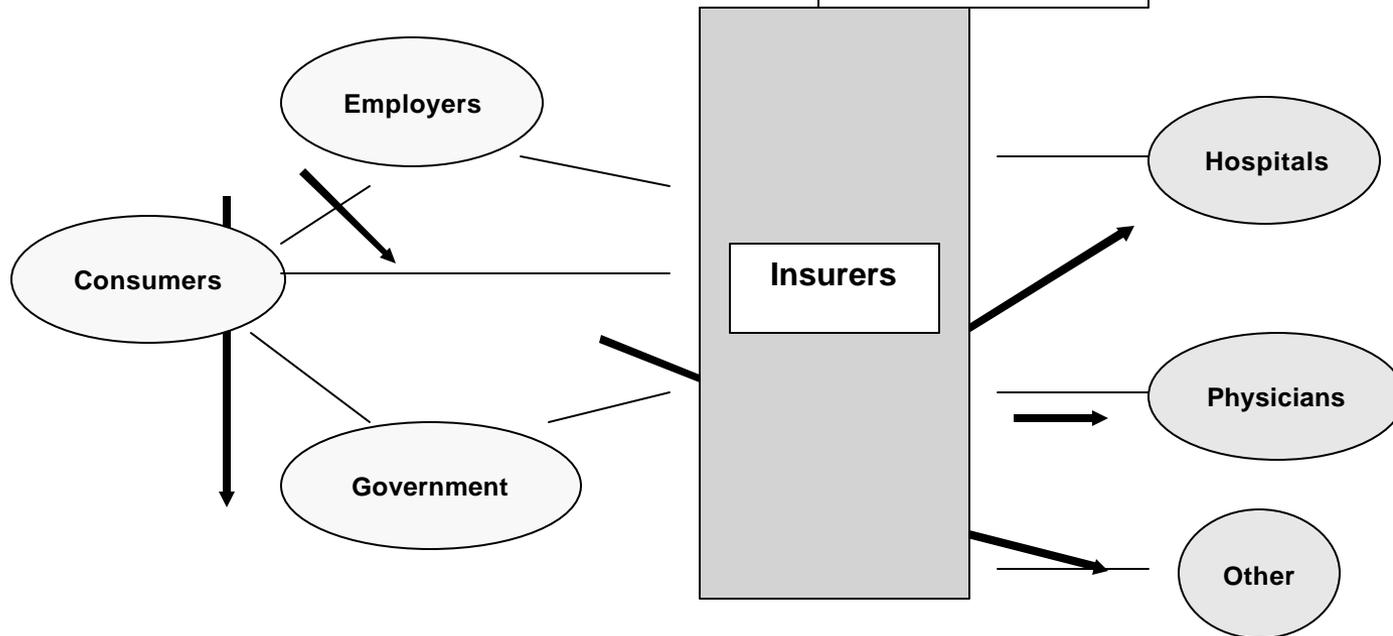
The Markets for Health Insurance and Medical Care

Demand for health insurance

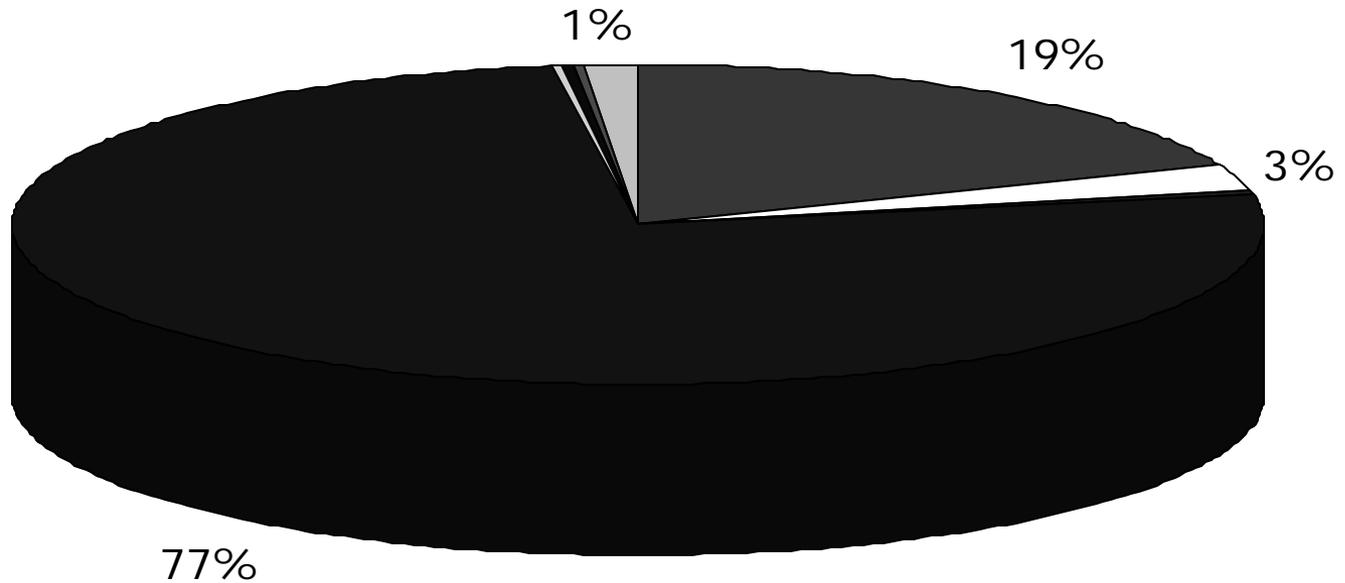
Supply of health insurance

Demand for medical care

Supply of medical care

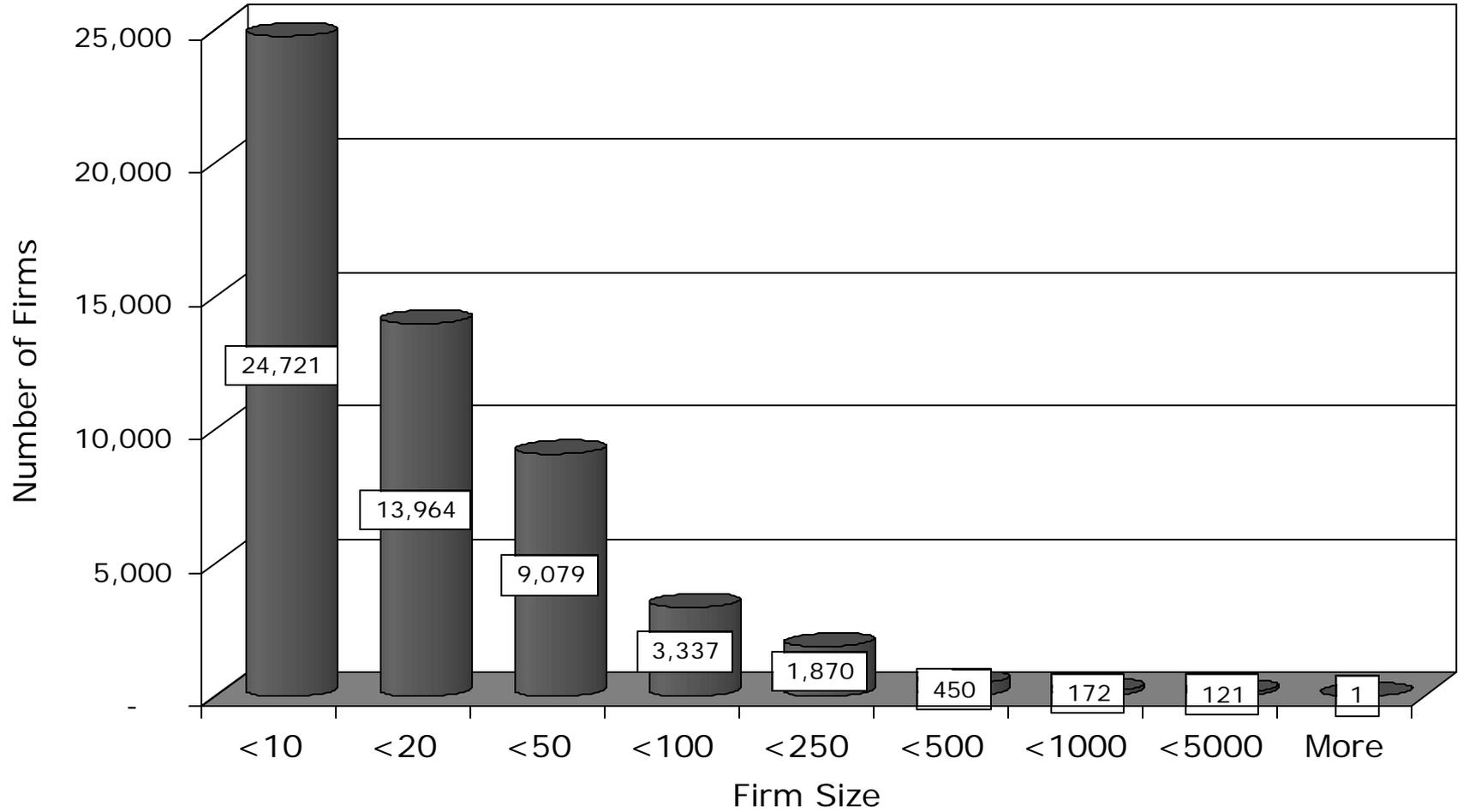


XYZ Market Shares
All Private Commercial Insurance Products

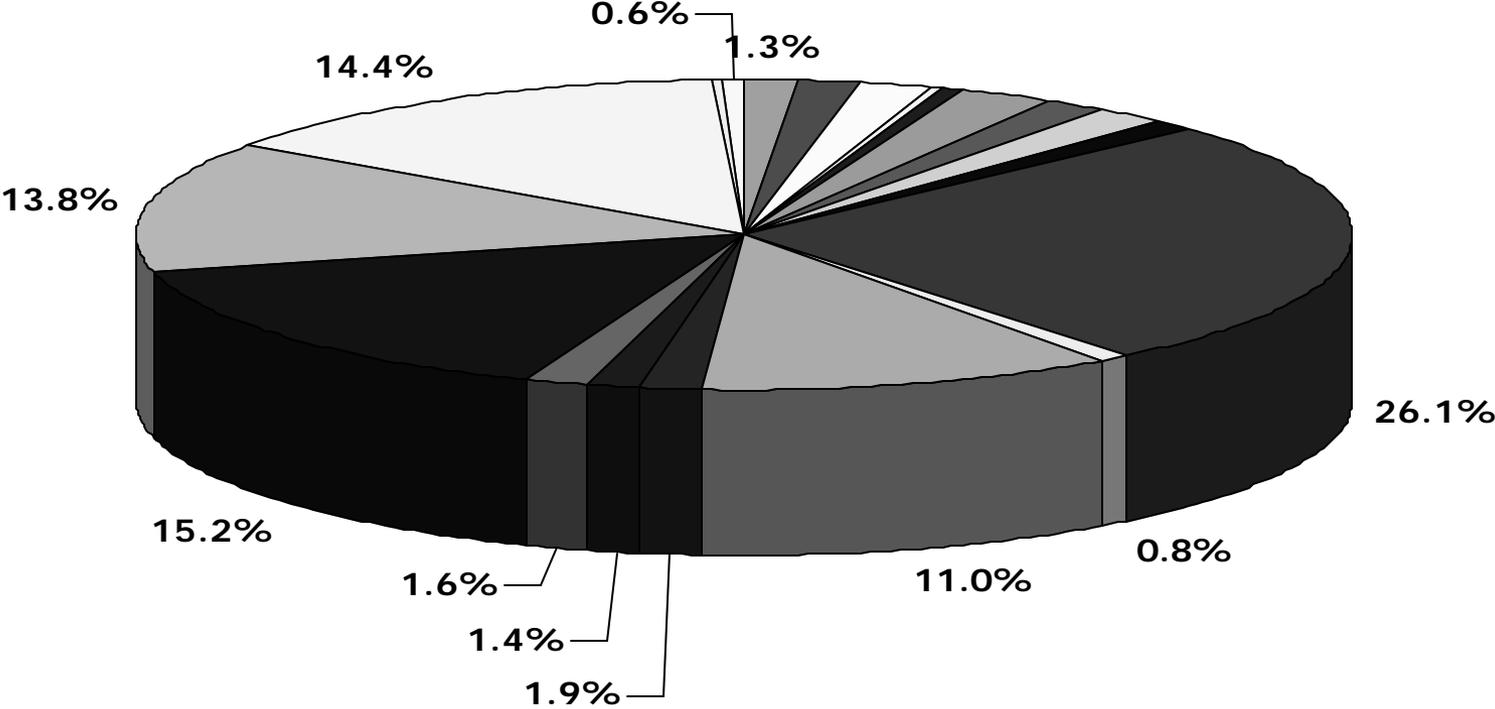


HHI = 6139

XYZ Employers by Firm Size

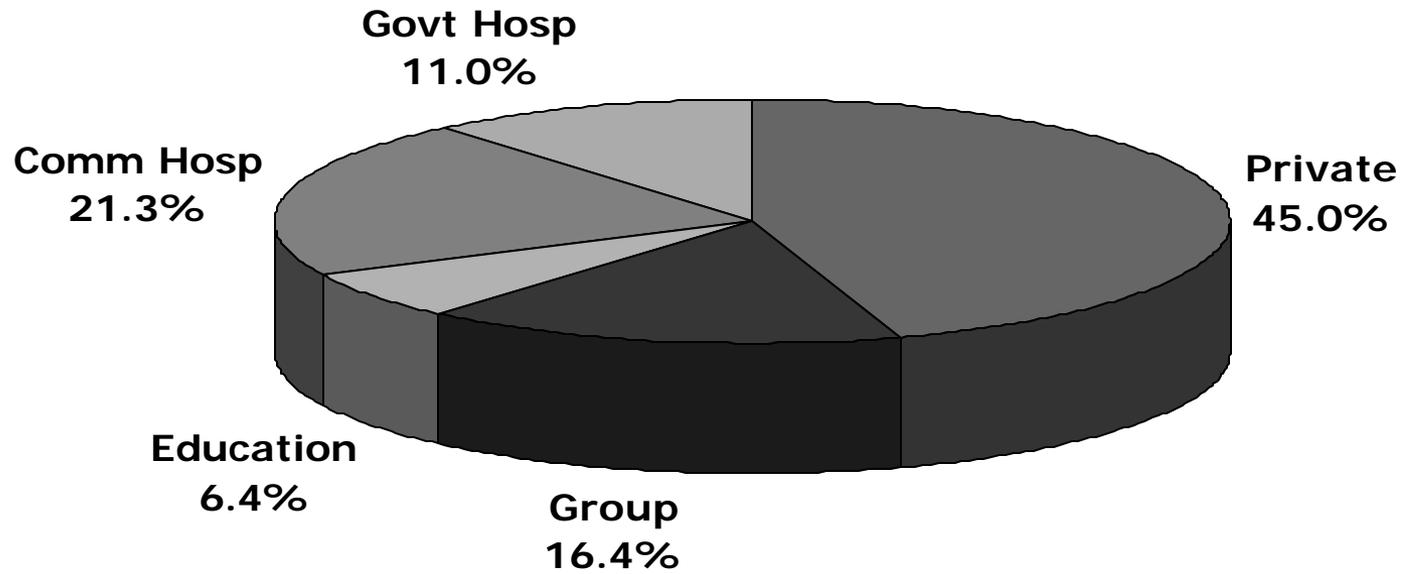


XYZ Hospital Shares

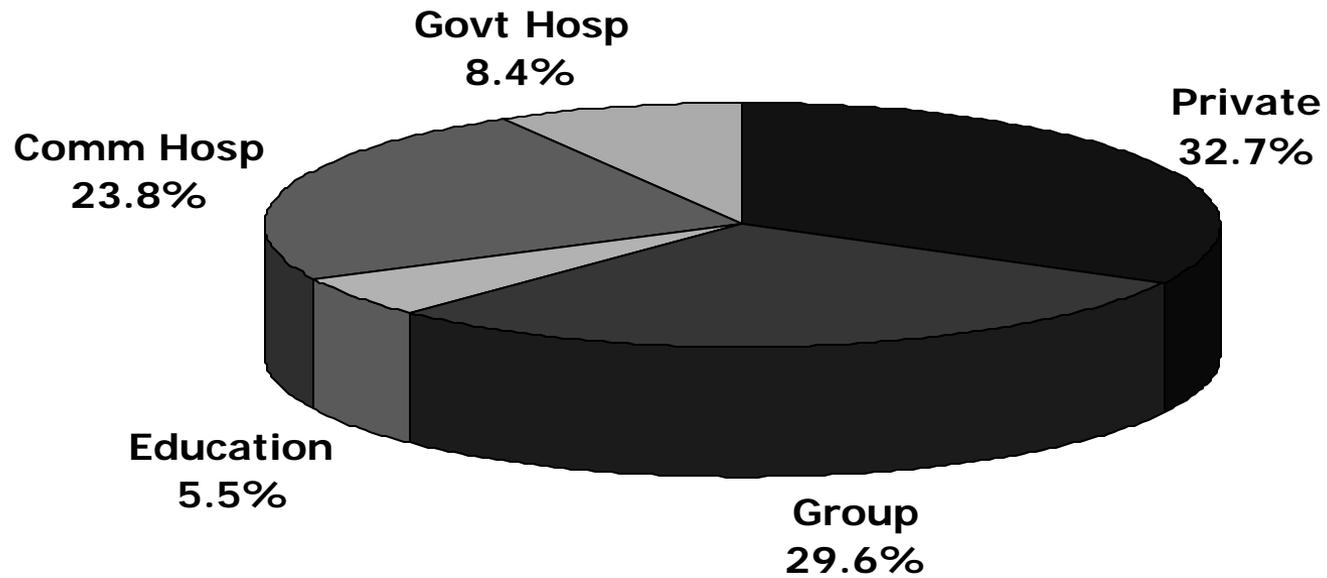


HHI = 1464

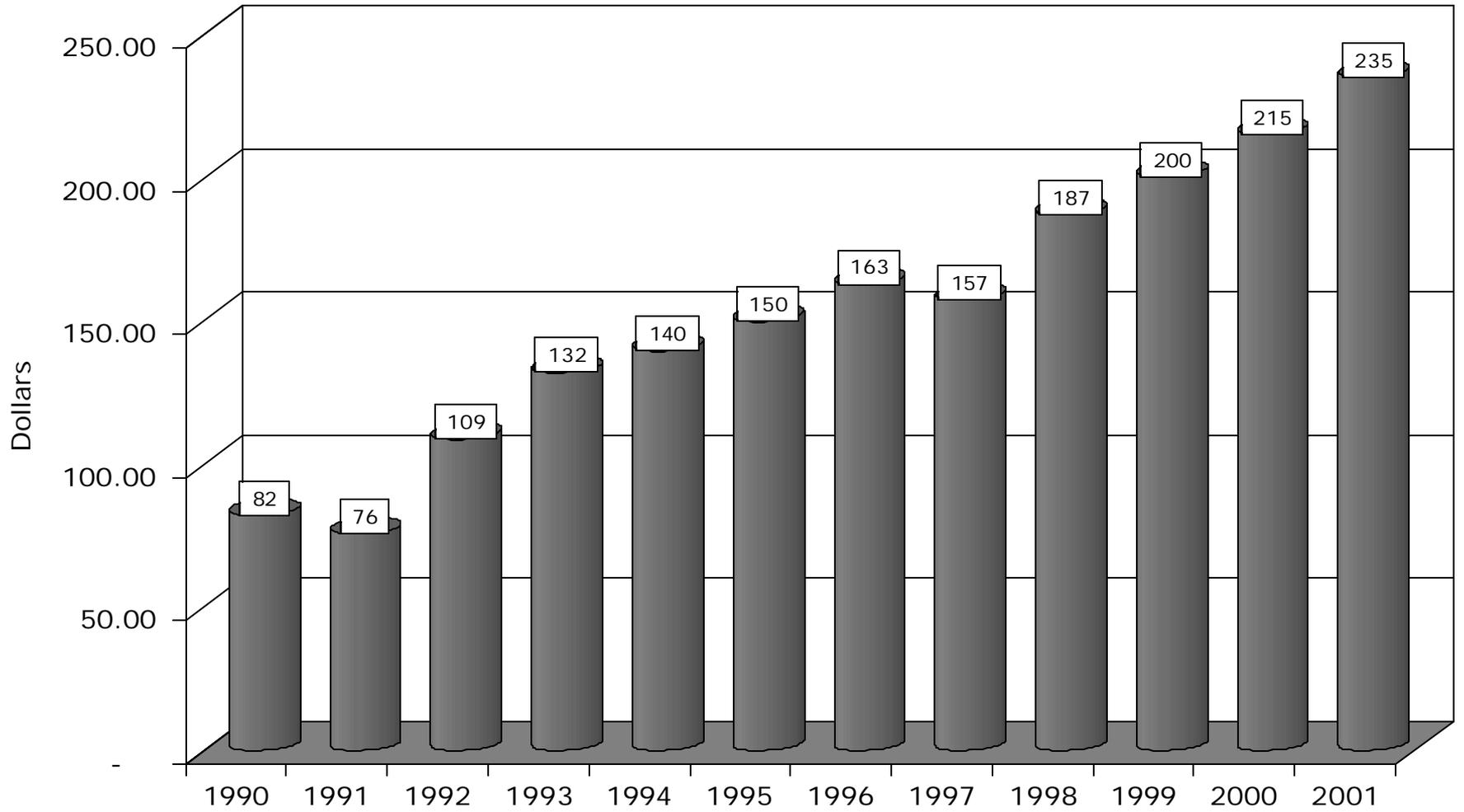
Distribution of U.S. Physicians by Type of Practice (1980)



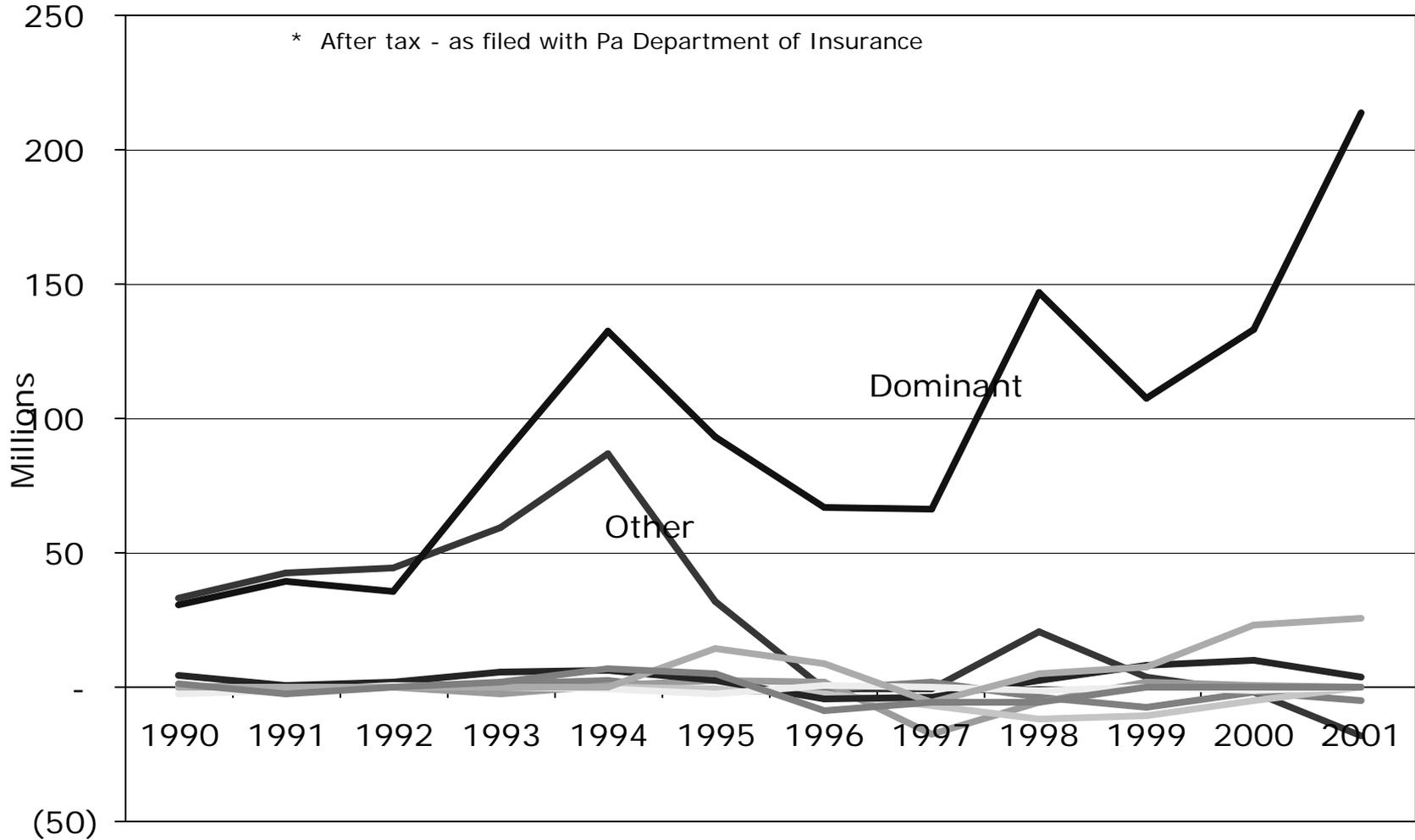
Distribution of U.S. Physicians by Type of Practice (2000)



XYZ Dominant Insurer Premiums pmpm

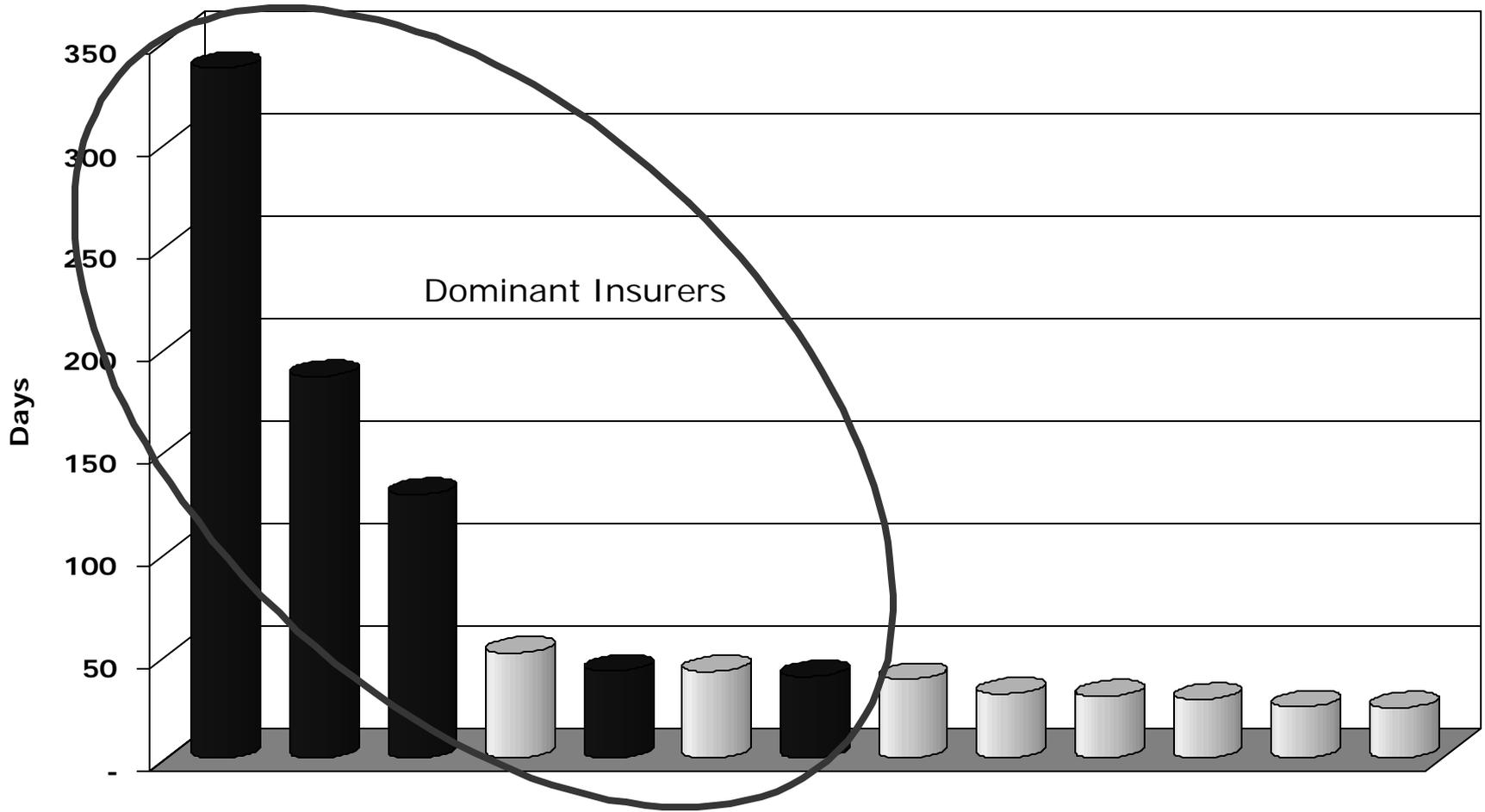


XYZ Insurer Net Incomes 1990-2001

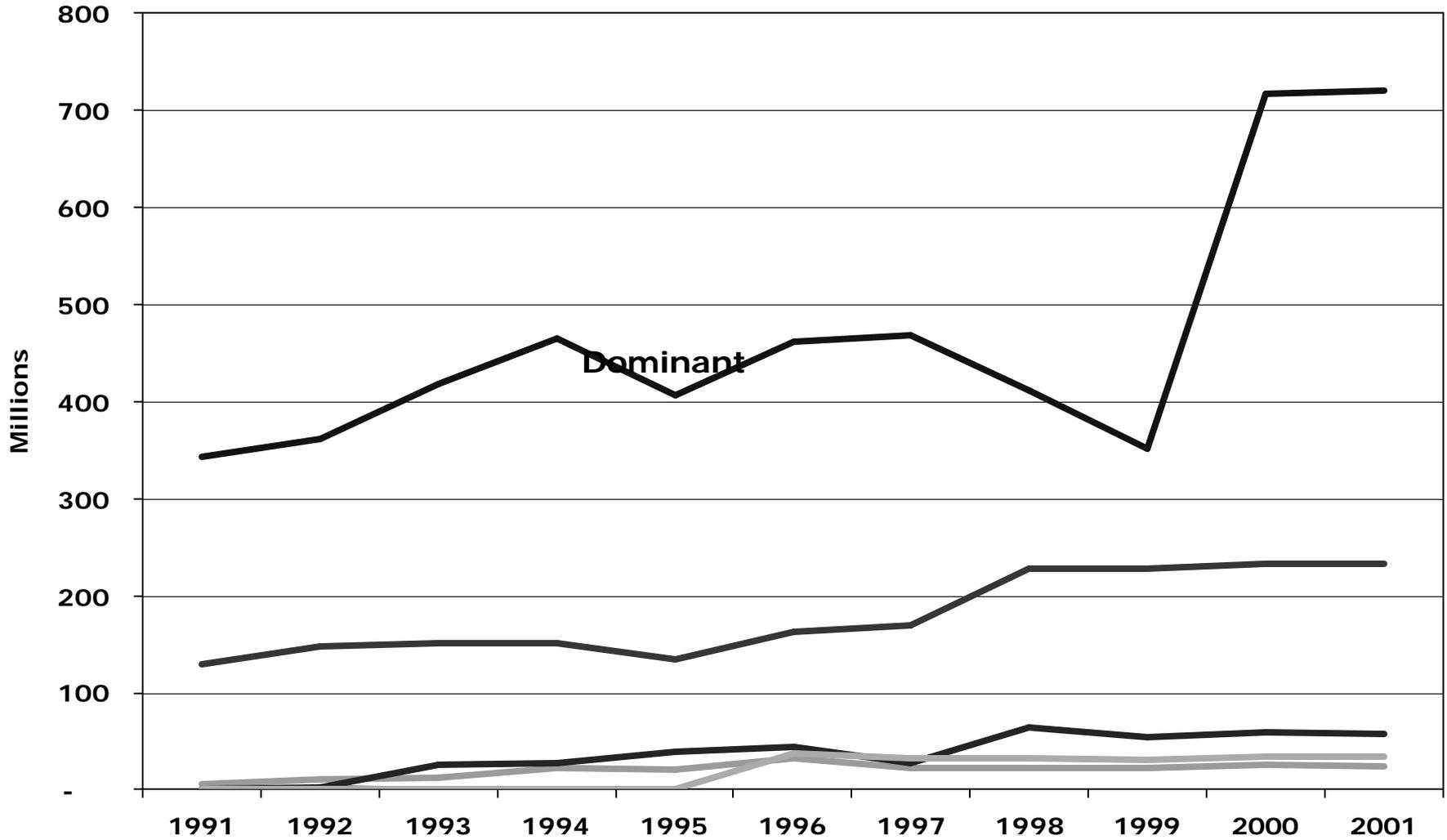


(50)

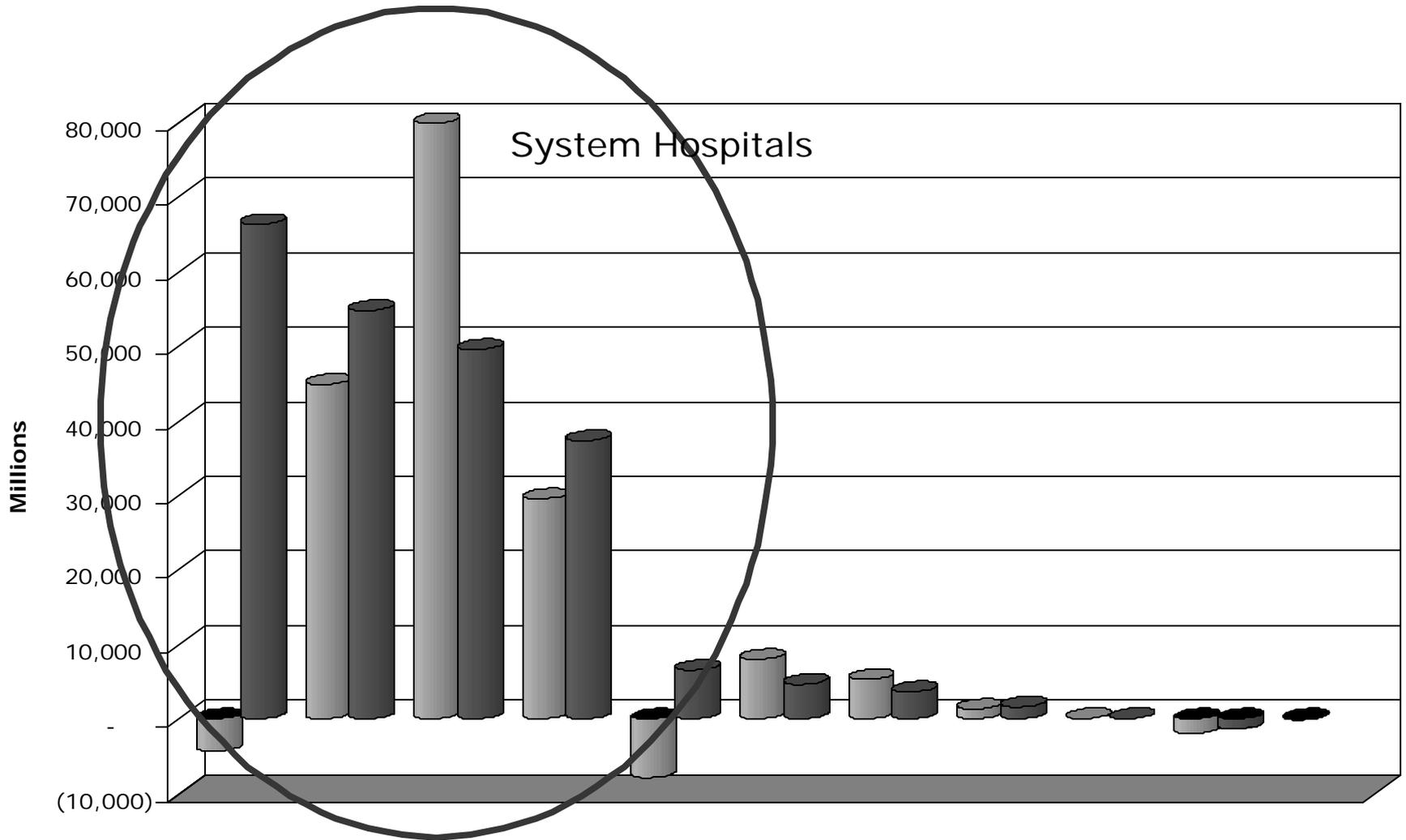
Days of Expenses in Reserves



XYZ Insurers Total Unpaid Claims



XYZ Hospitals & Health Systems Opn Margins



XYZ & National Average Per Procedure Physician Payments - Selected Specialties

